APR 1 9 2001

STATE OF ARIZONA

DEPT OF INSURANCE

n	EPA	RTMENT	\mathbf{OF}	INSUR	NCE
v	LIL		Or	INDUK	TITLE

In the Matter of:)	
	-)	Docket No. 01A-109-INS
TRUDY MARLENE ZEILER, dba)	
ACCIDENT RECOVERY CONSULTANTS)	CONSENT ORDER
)	
Respondent.)	
)	

The State of Arizona Department of Insurance (Department) has received evidence that Trudy Marlene Zeiler, dba Accident Recovery Consultants (Respondent) violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Respondent became licensed as an adjuster in Arizona on February 9, 2001, Arizona license number 106752, which license expires February 28, 2003. Prior to that date, Respondent was not at any material time licensed to act as a public adjuster in the State of Arizona.
- 2. From in or around 1994 to present, Respondent investigated, negotiated and settled automobile accident claims with insurance companies on behalf of first and third party claimants.
- 3. Respondent entered agreements with her clients whereby they authorized Respondent to represent them in connection with injuries and damages arising out of various incidents including automobile accidents and claims of medical malpractice. In some cases, Respondent charged an hourly fee plus expenses while in other cases she charged a percentage of the settlement.
- 4. Respondent derived income of \$19,400 in calendar year 1999 and \$14,700 in calendar year 2000 from acting as a public adjuster.

1	5.	Respondent represented to the Department that she was licensed as a Private Investigator	
2	at all mate	rial times and that she believed that license enabled her to investigate, negotiate and settle	
3	claims on b	pehalf of her clients.	
4		CONCLUSIONS OF LAW	
5	1.	The Director has jurisdiction over this matter.	
6	2.	Respondent's conduct constituted the unauthorized transaction of insurance business	
7	within the meaning of A.R.S. §§ 20-106 and 20-107.		
8	3.	Respondent's conduct constituted acting as and holding herself out to be an adjuster	
9	without bei	ng licensed, within the meaning of A.R.S. § 20-312(A).	
10	4.	Grounds exist for the Director to enter this Order.	
11		ORDER	
12	IT I	S THEREFORE ORDERED THAT Respondent shall pay a civil penalty in the amount of	
13	five thousand	nd dollars (\$5,000) to the Director payable upon the entry of this Order for remission to the	
14	State Treas	urer for deposit in the State General Fund. Respondent will pay the penalty in ten monthly	
15	payments o	f \$500 each, the first payment to be made upon execution of this Order.	
16	DA	TED AND EFFECTIVE this 19th day of Pyn. 1, 2001.	
17			
18		CHAPLES P. COLLEN	
19		CHARLES R. COHEN Director of Insurance	
20		CONSENT TO ORDER	
21	1.	Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and	
22	Order.		
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Sara M. Begley, Deputy Director Gerrie L. Marks, Executive Assistant for Regulatory Affairs Mary Butterfield, Assistant Director Catherine M. O'Neil, Consumer Legal Affairs Officer Maureen Catalioto, Licensing Supervisor Bob Hill, Investigator Arizona Department of Insurance 2910 North 44th Street, Suite 210 Phoenix, AZ 85018

Curvey Walters Burton